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*As of December 2008

Jodi Magee
Executive Director

May 7, 2009

Honorable John Kerry
218 Russell Senate Office Building
Washington, DC 20510

Dear Senator Kerry:

Physicians for Reproductive Choice and Health (PRCH) applauds your introduction of the Women's Health Insurance Fairness Act of 2009. Your bill addresses the sometimes discriminatory practices that result in higher charges for women seeking health coverage on the individual market, a practice known as gender rating. The bill also requires comprehensive coverage of maternity care under individual insurance plans.

PRCH supports legislation that expands access to affordable, comprehensive, and quality healthcare. Existing law allows for differences in premium rates for individual health insurance plans based on gender. A National Women's Law Center 2008 report found large variations in premiums charged to women and men for identical health plans and concluded that this gender rating adversely affects women by creating substantial financial barriers for women seeking to obtain the healthcare they need. So far, ten states have acted to prohibit gender rating. The Women's Health Insurance Fairness Act will address the problem on the national level, ending gender rating and improving women's access to coverage.

The rationale for gender rating is that statistical and actuarial data support the practice of charging women more than men. Women do seek more healthcare services than men because their unique needs require them to access medical care more often than men during their reproductive lives. For example, the Centers for Disease Control and Prevention recently recommended that all sexually active women younger than 24 be screened annually for chlamydia because of the particularly devastating consequences for women. No such suggestion was made for men. By allowing insurers to charge women higher rates, we discourage women from being proactive about diseases for which early detection and treatment are important.

Additionally, your bill will close the loophole that currently allows individual insurers to consider pregnancy a preexisting condition and deny coverage and treatment accordingly. PRCH knows that access to quality prenatal care is vital for the health of pregnant women and their families. We cannot address the unique healthcare needs of women without also focusing on the needs of pregnant women and mothers. PRCH emphasizes that these needs include coverage of a range of reproductive health services, including contraception.

When women don't have affordable access to the health services they need, whole families suffer. The Women's Health Insurance Fairness Act of 2009 will address several issues that currently obstruct access to quality healthcare for many women. PRCH will work to ensure the practice of gender rating is ended, and we will continue to work to ensure women's healthcare needs, especially their reproductive healthcare needs, are addressed as Congress works to reform the nation's healthcare system. To this end, PRCH also encourages you to support coverage of reproductive health services as part of a minimum benefit standard for public and private insurance.

Thank you for your leadership on this crucial issue.

Sincerely,

A handwritten signature in black ink that reads "Suzanne Poppema MD". The signature is written in a cursive style with a loop at the end of the last name.

Suzanne T. Poppema, MD
Board Chair
Physicians for Reproductive Choice and Health